

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GAIL B EL

Debtor(s)

Case No. 15-24710

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/21/2015.
- 2) The plan was confirmed on 09/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/02/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/21/2016.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$2,030.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$2,030.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,940.15
Court Costs \$0.00
Trustee Expenses & Compensation \$89.85
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,030.00

Attorney fees paid and disclosed by debtor: \$170.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Alikoberg, LLC	Unsecured	9,050.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE	Unsecured	1,168.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	500.00	500.00	0.00	0.00
Borsuk Chester	Unsecured	5,365.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	244.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	179.00	243.67	243.67	0.00	0.00
CASHCALL INC	Unsecured	1.00	NA	NA	0.00	0.00
Central Prof Service	Unsecured	225.00	NA	NA	0.00	0.00
CH ALI & ASSOC INC	Unsecured	15,675.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	1.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	2,454.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	6,000.00	NA	NA	0.00	0.00
COMCAST CABLE	Unsecured	1.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	2,554.00	2,706.46	2,706.46	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	9,454.00	9,554.51	9,554.51	0.00	0.00
FIFTH THIRD BANK	Unsecured	1.00	NA	NA	0.00	0.00
FIRST FINANCIAL BANK	Unsecured	500.00	NA	NA	0.00	0.00
GATEWAY FINANCIAL	Unsecured	11,756.00	12,821.76	12,821.76	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	1,760.00	726.14	726.14	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,582.00	1,064.99	1,064.99	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	57.86	57.86	0.00	0.00
NAVIENT	Unsecured	7,727.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	7,727.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	2,177.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	1,918.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,324.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,612.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,290.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,838.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	4,054.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,947.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT	Unsecured	7,064.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	7,899.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	6,427.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	1,161.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	4,261.00	49,926.50	49,926.50	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	6,540.00	23,282.98	23,282.98	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	5,577.00	11,211.92	11,211.92	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	1,750.00	27,511.15	27,511.15	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	9,409.00	4,281.87	4,281.87	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	7,727.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	500.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	209.00	208.79	208.79	0.00	0.00
RECEIVABLES MANAGEMENT INC	Unsecured	29.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	49,359.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	6,087.00	NA	NA	0.00	0.00
SIX FLAGS MEMEBERSHIP	Unsecured	424.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	1,086.00	1,086.41	1,086.41	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	216.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	225.00	NA	NA	0.00	0.00
UNION AUTO SALES	Unsecured	5,274.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	387.00	NA	NA	0.00	0.00
VERIZON	Unsecured	677.00	664.51	664.51	0.00	0.00
WOW CABLE SERVICES	Unsecured	1.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,064.99	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,064.99	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$144,784.53	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,030.00</u>
Disbursements to Creditors	<u>\$0.00</u>

TOTAL DISBURSEMENTS : **\$2,030.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/25/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.